

Lots or parcels of land lying and being in Frederick City, Frederick County, Maryland, that is to say:

(1) All those two lots designated as Lots Nos. 5 and 6 in Block No. 7 on the Plat of the Frederick City Manufacturing and development Company's North West Addition to Frederick City recorded in Liber W.I.P.No.13 folio 335, one of the Land Records of Frederick County, which said Two lots were conveyed to the said Alice C. Koontz by Hamilton B. Shewman and wife by deed dated June 13, 1913, and recorded in Liber H.W.B.No.304 fol.565, one of the Land Records of Frederick County; (2) All these two lots designated as Lots Nos. 3 and 4 in Block No. 7 on said Plat which were conveyed to the said Alice C. Koontz by Annie S. Wilson, et al, by deed dated Dec. 15, 1908, and recorded in Liber S.T.H.No.286 fol.383, one of the Land Records of said Frederick County; (3) All these two lots designated as lots Nos 7 and 8 in Block No. 7 on said Plat which were conveyed to the said Alice C. Koontz (then Harris) by Franklin B. Smith and wife by deed dated Feb, 28, 1902, and recorded in Liber D.H.H.No.13 fol.246, one of the Land Records of said County; (4) All that lot on the East side of Bentz Street which was conveyed to the said Alice C. Koontz by Charles T.K. Young and wife by deed dated on the 17th day of December, 1908, and recorded in Liber S.T.H.No.286 fol.96, one of said Land Records; (5) All that lot situated on the south east corner of West Seventh and Bentz Streets, which was conveyed to the said Alice C. Koontz (then Harris) by John C. Motter, Assignee, by deed dated January 21st, and recorded in Liber J.L.J.No.7 fol.538, one of the Land Records of Frederick County; Together with the buildings and improvements thereon and the rights, ways, privileges and appurtenances thereto belonging, as by reference to all of the aforementioned deeds will more fully and at large appear; Provided that if the said Alice C. Koontz shall pay at maturity the promissory note given for said indebtedness of Seven Hundred Dollars as of even date herewith by said Alice C. Koontz payable six months after date and made payable to the said Franklin Savings Bank, of Frederick, or order, or any renewal of said note at maturity and comply with all the covenants in this Mortgage, then this Mortgage shall be void, otherwise, to be in full force and effect. And the said Alice C. Koontz covenants to keep the improvements on the said ground fully insured from loss by fire, pay the premiums of insurance and assign the policy of insurance to the said Franklin Savings Bank, of Frederick, and to pay all taxes on the Real Estate hereby conveyed. And she further covenants that should she fail in paying the said taxes and the premiums for the said insurance and the said Franklin Savings Bank, of Frederick, should pay the same, then the amount of the taxes so paid and the amount of the premiums so paid with interest thereon, shall be a lien on the Mortgaged property, as though included in the first instance in the mortgage itself. Provided that if default shall be made by the said Alice C. Koontz in the payment of the said promissory note at maturity, or of any renewal thereof at maturity or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for George W. Heinlein, Secretary of said Bank, or the Assignee of this Mortgage, to enter and possess and sell the said Mortgaged premises at the Court House door in Frederick County, Maryland, at public auction for cash, after giving at least three weeks public notice of the time, place, manner and terms of sale in some newspaper published in Frederick County at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses attending said sale, including Court costs, the usual chancery Commissions, all council fees of the mortgagee or assignee and then to the payment of the said promissory note with the interest thereon, that is due and unpaid, or to the payment of the last renewal note of the said promissory note with interest on said renewal note that is due and unpaid, and to pay the amount of the taxes and the amount of the premiums of insurance paid by the said Savings Bank, with interest thereon from the time the said taxes and said premiums were paid, and to pay the surplus to the said Alice C. Koontz her heirs and assigns and in case payment should be made after advertisement under said power, then accrued expenses and only half commissions shall be paid by the said mortgagors.

Witness my hand Seal.

Test:

Geo. W. Heinlein.

Alice C. Koontz (seal)